

City of Burlington / 2016 CDBG Application Form

Project Name: Volunteer Income Tax Assistance (VITA) Program
Project Location / Address: 255 South Champlain Street, Burlington, VT
Applicant Organization / Agency: Champlain Valley Office of economic Opportunity, Inc.
Mailing Address: P.O. Box 1603, Burlington, VT 05402
Physical Address: 255 South Champlain Street, Burlington, VT
Contact: Travis Poulin Title: Director, CCA Phone #: (802) 863-6248, ext. 736
Web Address: www.cvoeo.org Fax #: (802) 859-3462 E-mail: tpoulin@cvoeo.org
EIN #: 03-0216837 DUNS #: 162200115

CDBG Funding Request: \$12,000

Check ONE:

X 1 year (Equal Access, Health, Development Projects) 2 years (Housing, Homeless, Hunger)

1. Type of Organization

☐ Local Government ☒ Non-Profit Organization (please provide copy of your IRS 501(c)(3) tax exemption letter)
☐ For-Profit Organization ☐ Institution of Higher Education
☐ Faith-Based Organization

2. Conflict of Interest: X Please complete and sign attached form.

3. List of Board of Directors: X Please attach.

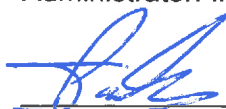
Certification

To the best of my knowledge and belief, data in this proposal are true and correct.

I have been duly authorized to apply for this funding on behalf of this agency.

I understand that this grant funding is conditioned upon compliance with federal CDBG regulations.

I further certify that no contracts have been awarded, funds committed or construction begun on the proposed program, and that none will be prior to issuance of a Release of Funds by the Program Administrator. In addition, this project is ready to proceed as of July 1, 2016.



Signature of Authorized Official



Name of Authorized Official

Director, CCA

Title

12-29-15

Date

(Refer to NOFA for required information for each question.)

I. Demonstrated Need

1. What is the need/opportunity being addressed by this program/project and how does that contribute to CDBG's national objectives?

According to the 2013 Burlington Strategic Plan, a high priority need is to reduce barriers to economic opportunity; strategies include providing for basic needs, access to financial counseling and money management, and to earned income tax credit preparation without fees. Free tax preparation is the purpose of the Volunteer Income Tax Assistance (VITA) Program; financial coaching and money management education are at the core of the Growing Money (GM) Program. Last year, 60% of the Burlington households served by VITA were in the Very Low income category; 20% were Low income, and none were above Moderate income. In supporting the VITA and GM Programs, the City of Burlington would be acting on an opportunity to provide a service directly in line with the city's anti-poverty goals and the CDBG program, help save low to moderate income families thousands of dollars in tax preparation fees and provide them the opportunity to stabilize their housing, catch up on past due bills, and invest in their futures.

II. Program/Project Design

1. Describe the program/project activities. [UWCC]

The VITA program offers free basic tax preparation to help low and moderate income taxpayers access tax credits and refunds without fees and without associated predatory consumer products such as refund anticipation loans. Volunteer tax preparers receive training from the IRS and the VT Tax Dept., and are required to pass tax preparation competency tests and sign confidentiality agreements prior to working with taxpayers. VITA Site Coordinators (paid staff) supervise the volunteers and review the tax documents before electronically filing them. Clients are pre-screened for program eligibility when they make an appointment. The VITA program will provide tax preparation services during the months of February, March and through April 15th of 2017, offering both weekday, evening and weekend hours. Clients are also screened for basic eligibility in other state and federal benefits programs, such as 3SquaresVT and health insurance. GM staff will be engaging with clients as they wait for their VITA appointment, informing them of the services GM provides and the benefits to them in accessing this valuable resource. This staff member will be available to meet directly with clients before or after their VITA appointment, or will assist in scheduling a follow-up appointment. A contact list will be developed from interested clients, and over the course of the following year GM staff will send out an educational bi-monthly newsletter on topics related to taxes, while also introducing financial concepts and best practices that encourage clients to use their income and annual refund in a productive manner.

2. Why is the program/project designed the way it is? Explain why the program activities are the right strategies to use to achieve the intended outcomes. [UWCC]

The VITA program is designed to help taxpayers save money, help them prepare their taxes correctly, and to help them get their returns in a timely manner (returns are filed electronically). Research has shown that as a direct result of the experience of scarcity, low-income individuals often have difficulty looking beyond their immediate survival needs, which makes it difficult to plan for the future. This is a significant barrier to financial stability. We know that developing a relationship with clients is essential to increasing engagement, and having a GM staff person on-site recruiting, educating, and encouraging clients to expand their thinking beyond the immediate, and to use the tax refund as an opportunity to prepare for the future, is a technique that will result in increased engagement, increased savings, decreased debt, and ultimately improved financial stability.

3. How will this program/project contribute to the City's anti-poverty strategy?

Increasing and protecting asset accumulation are key components of the City's anti-poverty strategy. The VITA and GM services are directly in line with this strategy; providing access to financial counseling during VITA will allow for clients to consider saving at least a portion of their tax refund to bring themselves forward financially. Debt is a major problem; 76% of clients surveyed by the GM Program carry debt, with 51% of those reporting having debt that's overdue. Last year, half of the households served by the VITA program were Burlington residents (50%); these households saved an estimated \$145,329 in tax preparation fees. CVOEO offers a variety of services to help families meet their basic needs, stabilize their living situations, access income supports, and we do it all at one location.

4. How do you use community and/or participant input in planning the program design and activities? [UWCC]

Community and participant input are vital to the success of the VITA program; evening and weekend hours were designed with input from working families who could not access services during normal business hours, and the design of our VITA Program is the result of input and planning with the local IRS Stakeholder, Partnerships, Education and Communication (SPEC) staff, the Burlington Creating Assets, Savings and Hope Coalition (CASH), Northfield Savings Bank, Champlain Housing Trust, CEDO, the IRS, VT 211, and the United Way. The CVOEO Board of Directors includes representation of the local low income community. The GM program will follow-up with VITA clients to survey them regarding how they actually spent their tax return and what would make it more likely that they would change their behavior. Contacting both clients that worked with the GM program and those that didn't will allow us to understand how the outreach, education and one-on-one counseling they received impacted their spending decisions with regard to their tax return. This feedback will guide future programming decisions and allow us to further understand those we serve so we can be more effective in our messaging and programming.

III. Proposed Outcomes

1. What are the intended outcomes for this project/program? How are people meant to be better off as a result of participating? [UWCC]

Clients save money by not paying a tax preparer; the National Society of Accountants lists the average cost of preparing a basic federal and state tax form in Vermont (updated January 2015) at \$246.00. The majority of clients will qualify for tax credits and refunds, bringing additional revenue into the community, and helping those individuals and families remain stably housed and ideally, invest in their future. By approaching VITA clients and encouraging them to work with GM on the three major issues of savings, debt, and credit, we help to open doors for low-income households in taking control over their financial future. Those families that appear income eligible but are not already receiving varied supportive services, such as 3SquaresVT or health insurance will apply. Participants will be better off by receiving services that save them money, and allow them to make informed choices to stretch their limited incomes further.

2. List your goals/objectives, activities to implement and expected outcomes (# of units, # of individuals, etc.)

CDBG Goal/Objective	Activity Funded	Expected Outcome
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will supervise trained volunteers in preparing taxes for Burlington residents.	700 Burlington residents will be served (participants)
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will supervise trained volunteers in preparing taxes for Burlington residents.	100% of participants will save money by not paying tax preparation fees
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will supervise trained volunteers in preparing taxes for Burlington residents.	90% of participants will receive a tax refund
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will screen clients for possible income eligibility in varied supportive services	10% of participants that appear eligible for but are not receiving supportive services will apply.
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	GM staff will provide outreach and education to Burlington VITA participants	700 Burlington residents
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	GM staff will meet one-on-one with Burlington VITA participants	6% of participants
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	GM staff will have direct contact with Burlington VITA participants	14% of participants

IV. Impact / Evaluation

1. How do you assess whether/how program participants are better off? Describe how you assess project/program outcomes; your description should include: what type of data, the method/tool for collecting the data, from whom you collect data, and when it is collected. [UWCC]

Our goals are to help save people money on tax preparation, help complete accurate and timely tax returns, and connect them with other services that could provide supportive assistance. Each year, we consult the National Society of Accounts web page to determine the average cost of basic tax preparation in Vermont; based on the number of households served, we calculate how much we have helped them save. When clients come in, there is an IRS required screening tool we use (form 13164-c), and a basic CVOEO intake to capture demographic data on everyone we serve. The IRS tracks the tax returns we submit and will provide a year-end report on the number of households served, a breakdown of the number of households that received credits, what kind of credit, and how much, refunds received and the overall error rate for each specific VITA Program (2% last year). Updates are also provided during the course of the filing year, and the IRS SPEC office has weekly contact with the VITA Site Coordinators. Community Action also screens for possible eligibility for a number of different services, with an emphasis this year on 3SquaresVT participation. We can track both the number of households who are already receiving services, those who express an active interest in services, and those that follow through. The GM program surveys those that participate in its programming on an annual basis, every fall. Initially, this survey is sent out online, and then phone calls are made to do interviews with those that have not been reached online. Questions are oriented toward discovering what steps have been taken to improve their financial position, as well as general behavior change, challenges, and results.

2. How successful has the project/program been during the most recent reporting year for your CDBG project? Report the number of beneficiaries you intended to serve with which activities (as noted in your last Attachment A) and your final outcomes (as noted on your Attachment C) from June 2015 (or June 2014). For non-CDBG participants – just report on your achievements from the previous year.

CCA had intended to serve 550 Burlington households through the VITA Program; we served 579, representing 1,189 individuals. We anticipated 100% would save money on tax preparation fees; we met that goal. We had anticipated that 90% of participants would receive a tax refund; 91% received a tax refund. We had anticipated that 10% of households who expressed interest in meeting with Financial Futures staff would receive services through that program; 278 households expressed interest, and 145 (52%) received services. Since 2005, the GM Program has served 1,338 individuals from Burlington, with 131 Burlington residents entering our program during 2015. We offered 84 classes in Burlington during FY15, with 590 participants in those classes. Results from our annual survey have shown that 85% feel more financially secure after using our services, 74% have brought their bills more current, 56% indicate that they increased their use of banking institutions, and 90% reported taking specific steps to improve their credit. Results from last year's CDBG grant are not available as we are currently serving under that grant, although newsletters to-date have reached approximately 388 households.

3. How does this data reflect beneficial outcomes of this project/program? Has this impacted your program planning at all? [UWCC]

The beneficial outcomes for VITA participants are measured in the number of people we are able to serve, the money they save by not paying for tax preparation, and the amount of money brought back into the economy through credits and refunds. The feedback our VITA volunteers and staff receive throughout the year impacts our program planning; specifically, where we can better target outreach to advertise our services, the need to continuously recruit volunteers, and the need to try and find a larger, suitable space so that we can meet the demand for this service. By surveying our clients, GM staff have been able to determine not only the impact that our program has had on their lives, but understanding what the biggest obstacles continue to be. Through this understanding, we orient our programming to reinforce what we're doing well and focus on where we need more attention.

V. Experience / Organizational Capacity

1. What is your agency's mission, and how do the proposed activities fit with your mission?

CVOEO addresses fundamental issues of economic, social, and racial justice and works with people to achieve economic independence. The proposed activities of the VITA and GM programs fit perfectly within this mission statement; we will be working with people to help them achieve a level of economic independence by providing a free tax preparation service, saving them money on preparation fees, providing them IRS trained volunteers to help them submit an accurate return for a timely refund, and giving them access to financial coaching to help them build a better financial future.

- 2. Please describe any indications of program quality, such as staff qualifications and/or training, adherence to best practices or standards, feedback from other programs or organizations you partner with, etc.**

Travis Poulin, the CCA Director has worked with the VITA program for over 11 years. CVOEO has been the lead agency on the statewide IRS VITA Matching Grant for the last five years; in 2015 we completed 53.6% of all VITA returns in the state of VT. GM staff have extensive knowledge and over 30 years of combined experience working with clients on issues of credit, saving, budgeting, and managing debt. CVOEO has been providing services to the low and moderate income community for 50 years.

- 3. What steps has your organization/board taken in the past year to become more culturally competent?**

CVOEO has created a New American initiative committee comprised of board members, administration, program director(s), staff members and members of the New American Community. This committee is to oversee and promote the continued education of staff; continue the education of partners regarding CVOEO services; to explore and develop funding sources; and to modifying existing services and create new services to better meet the needs of New Americans. During FY16, the Growing Money Program aims to serve 100 refugees and asylees, assisting them with developing financial capability skills, while continuing to serve other New Americans, with about 85 being served in 2015.

- 4. Have you received Federal or State grant funds in the past three years?** ☒ Yes ☐ No
- 5. Were the activities funded by these sources successfully completed?** ☒ Yes ☐ No ☐ N/A
If No, please explain:

VI. Proposed Low & Moderate Income Beneficiaries / Commitment to Diversity

- 1. Will the program target a specific (solely) group of people? If so, check ONE below:**

☐ Abused Children ☐ Elderly (62 years +) ☐ People with AIDS
☐ Battered Spouses ☐ Homeless Persons ☐ Illiterate Adults
☐ People with Severe Disabilities

- 2. For your proposed project, please estimate how the Burlington residents will break out into the following income categories during the total grant period. Use the Income Table at <https://www.burlingtonvt.gov/CEDO/2015-HUD-Income-Limits>**

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
GM outreach and services to VITA clients	700	550	100	50	
Free Tax Preparation Assistance	700	550	100	50	

- 3. a. Who is the project/program designed to benefit? Describe the project/program's target population, citing (if relevant) specific age, gender, income, community/location or other characteristic of the people this program is intended to serve. [UWCC]**

This project is designed to benefit low to moderate income Chittenden county residents, with CDBG funds assisting in providing services specifically to Burlington residents. The emphasis is on serving households with earned income, as VITA is primarily an income tax program, and the Earned Income Tax Credit is the largest (by dollar amount) federal anti-poverty program, with the IRS estimating that nationally, 20 – 25% of all eligible taxpayers do not receive the EITC that they deserve. As a sub-population, we also target outreach to the New American community, the disabled, and the elderly, to ensure that eligible households are receiving telephone lifeline and renters rebate refunds. While GM's expertise could benefit anybody, our primary experience is with low- to mid-income individuals and families. We also have the experience and capacity to serve New Americans whose primary language is not English.

b. How do you select and reach your target population?

CVOEO conducts extensive outreach to advertise the VITA program; we work with local social service providers, human service agencies, low income housing development managers, the Association of Africans Living in Vermont, the Agency on Aging and the United Way, among others. We place posters at local business places, laundry facilities, and other venues where VITA information will be seen by the low income community. Many clients already know of our services and begin calling 211 and our office to register for a VITA appointment by early January of every year. Applicants are screened by the VITA Scheduler based on current year VITA qualification requirements, which includes an initial income eligibility screening. The GM program reaches many of those we serve through community partners, but also through direct outreach via flyers and newsletters.

4. Describe the steps you take to make the project/program accessible, inclusive and culturally appropriate for the target population. [UWCC]

The CCA office is fully handicapped accessible, and evening and weekend hours are offered to assist working families. Our office works closely with the Association of Africans Living in VT, the VT Refugee Resettlement Program and the Somali-Bantu Community Association to provide interpretation and translation services. When possible we work directly with these agencies to schedule appointments for their direct clientele. VITA volunteer training includes a component on working with a culturally diverse population and working with interpreters.

VII. Budget / Financial Feasibility

1. Budget Narrative: Provide a clear description of what you will do with CDBG's investment in the program. How will you spend the money? Give specific details. [UWCC]

CDBG funds will be used to provide salary, fringe and administrative costs to support the efforts of the VITA Site Coordinator and a Financial Futures staff member. The individual in the VITA position has the responsibility for total oversight of the VITA Program; training and monitoring volunteers, community outreach, coordination with VT 211, set up and maintenance of the scheduling database, compliance with IRS regulation, CSBG and CDBG required data entry, electronically filing tax returns, and acting as liaison with the IRS SPEC office, among other duties. It could be, quite simply, a full time job, and from late December through mid may, it effectively is. The bulk of taxes themselves are prepared from February 1st through April 15th, with volunteer organization and training taking place primarily in January. The GM staff person will be responsible for outreach, direct client contact and one on one coaching efforts. The GM staff will work on VITA, tax related and other content of interest to VITA participants for newsletters that are sent out every other month year round; on site recruitment will take place throughout the VITA period (February 1st through April 15th, 2017) and the GM staff projects that a total of 15 hours will be spent conducting follow-up surveys with VITA participants after April 15th.

2. If you plan to pay for staff with CDBG funding, describe what they do in relation to the specific service(s) / activity(ies) in your Project/Program Design.

Specific Service / Activity	Position/Title	Work Related to CDBG-Funded Activity	# of Hours per Week spent on this Specific Service / Activity	% of Hours per Week spent on this Specific Service / Activity to be paid with CDBG
VITA Site Coordinator will	Site Coordinator	Site Coordinator provides	40 hours per	49%

supervise trained volunteers in preparing taxes for Burlington residents		training and supervision to volunteers, ensures that IRS required forms and data-quality best practices are being followed, and submits completed tax returns daily	week for 17 weeks	
Outreach	Financial Educator	Develop and send out newsletter to VITA clients	5 hrs every 2 months	1.5%
On-site recruitment, one-on-one counseling & pulling credit reports on-site	Financial Educator	On-site, engaging and educating VITA clients regarding opportunities via the GM program & encouraging saving of tax return, meeting 1:1 and pulling credit reports	10 hours per week for 10 weeks	25%
Follow-up/Survey	Financial Educator	Calling VITA clients to learn about any behavior change around their tax return resulting from GM efforts	15 hours in total, one week	37.5%

3. Program/Project Budget

Line Item	CDBG Funds	Other	Total
Salary (VITA staff)	\$4,862	\$7,582	\$12,444
Fringe	\$2,030	\$3,166	\$5,196
Indirect	\$1,108	\$1,729	\$2,837
Salary (Growing Money staff)	\$2,431	----	\$2,431
Fringe	\$1015	----	\$1,015
Indirect	\$554	----	\$554

4. Funding Sources

	Project		Agency	
	Current	Projected	Current	Projected
CDBG	\$ 11,571	\$ 12,000	\$ 11,571	\$ 12,000
State (specify)				
Housing and Homeless Program			1,122,842	1,159,500
Nutrition Programs			30,233	30,233
Energy Programs			1,897,700	1,897,700
Health Programs			200,000	200,000
Victim Services and Prevention			200,176	200,176
Employment and Training Program			108,574	108,574
Head Start			160,000	230,000
Federal (specify)				
Health and Human Services			6,036,261	5,950,929
Agriculture			126,785	126,785
Energy			249,000	249,000
HUD			187,467	21,123
FEMA			29,608	29,608
Justice			528,641	528,641
Environmental protection Agency			12,742	-
Treasury	12,906	12,477	44,375	44,375
Veterans Affairs			6,479	-

United Way			161,060	161,060
Private (specify)				
Donations			1,152,138	1,152,138
Foundations			714,703	714,703
Private Organizations			303,250	303,250
Program Income				
Weatherization			398,830	400,000
Fee for Service			41,486	50,000
Other (specify)				
City and Town Grants			57,300	57,300
Interest			35,000	42,000
In-Kind: Food			2,394,566	2,394,566
In-Kind: Volunteer			361,972	361,972
In-Kind: Volunteer Professional			1,049,678	1,049,678
In-Kind: Space			1,216,217	1,216,217
Total	\$	\$	\$ 18,838,654	\$ 18,691,528

5. Of the total project cost, what percentage will be financed with CDBG?

$$\frac{\$ \underline{12,000}}{\text{CDBG Funding}} \div \frac{\$ \underline{24,477}}{\text{Total Program/Project Costs}} = \underline{49} \% \text{ Percentage}$$

6. Of the total project cost, what would be the total cost per person?

$$\frac{\$ \underline{24,477}}{\text{Total Program/Project Cost}} \div \frac{1,400}{\# \text{ Proposed Beneficiaries}} = \$ \underline{17} \text{ Cost Per Person}$$

7. Why should CDBG resources, as opposed to other sources of funding, be used for this project?

The efforts of the VITA program pair perfectly with the spirit of the Community Development Grant; the entire goal of the VITA program is to help save low to moderate income individuals and families money, to help them secure Earned Income Tax Returns and other tax refunds, and to utilize those funds in a manner that emphasis sound money management. This program relies on a mix of funding sources, most of which need to be raised through grant writing on a year to year basis. Having CDBG as a part of the funding mix will make the program more sustainable and, hopefully, allow it to grow and be able to serve more clients. The GM program serves a significant number of Burlington residents each year, supporting the 2013 Burlington Strategic Plan. An investment by the City of Burlington in improving financial capability for low-income residents will ultimately pay for itself many times over in decreased dependence on public services and benefits and increased self-reliance.

8. Describe your use of community resources, including volunteers. Include any resources not listed in your budget. Will CDBG be used to leverage other resources?

While not a direct match, yes, CDBG funds do help leverage additional resources from the community. The VITA Program has received funding from Northfield Savings each year; the bank sees funding the VITA Program as an investment in the local economy. VT 211 hosts our VITA scheduler, and provides an in-kind donation of both space and staff time to help manage the volume of calls; Champlain College provides free training space and access to their computer labs prior to the tax season beginning for both their students and other VITA volunteers; and the Growing Money Program also hosts several volunteers who will assist with this project. We work with roughly 20 – 30 volunteers annually for this program; VITA volunteers will contribute roughly 64 hours each to the program.

9. If your organization has experienced any significant changes in funding levels during the past year, please explain.

There have been no significant changes in funding levels; however, a carry-over of funding from previous years ultimately was used up, and with level funding of CSBG, our primary grant (yet increased costs across the board, from

salary to health care to rent), we were forced to reduce a Direct Service position to full time seasonal (6 months) instead of full time year round.

10. What cost-cutting measures has your organization implemented?

The reduced position, as noted in question 9, has been our primary cost cutting measure within the past year.

VIII. Collaboration/Efficiency

1. Share specific examples of how your agency collaborates with other programs or agencies to address the needs of the people you serve. Do not just list organizations with whom you collaborate. [UWCC]

CCA is a highly collaborative organization; these are just a few examples: our office operates the Crisis Fuel Program on behalf of the state; we screen and help people apply for multiple state and federal benefits; our staff provide tax training to United Way volunteers; we work with VT 211 on scheduling tax appointments; and we provide on-site housing case management services at Harbor Place, a CHT temporary housing program. The GM program offers classes at partner agencies and often team up to complement our varying specialties so that we can offer the most to those we serve and provide referrals when appropriate.

2. Describe your agency's efforts at becoming more efficient in achieving your outcomes or managing your project/program.

This project takes a significant investment of staff time, with planning, reporting, and grant writing effectively happening year round. CCA focuses more on the VITA organizing in November and December, allowing us to get the Scheduler hired and in place in a timely manner, to avoid a back-log of callers wanting tax appointments. The GM program is offering special, interpreted classes to New Americans so that these more capital-intensive classes are not being duplicated. Growing Money is also trying to direct class participants from other programs into the standard GM classes, rather than holding special classes for these other groups – especially if there are a small number of participants.

3. What other agencies provide similar services or programs? [UWCC]

AARP offers free tax preparation assistance specifically targeting low income seniors, and the United Way offers free tax preparation via mobile sites targeting staff of local businesses. We work in collaboration with these efforts, to try and reach as many within the low income community as possible. Opportunities Credit Union and Champlain Housing Trust offer some of the same services GM does, but these services are limited to individuals and households that are using their services, such as applying for housing or applying for credit. The GM program, however, serves anybody who needs the service, whether they're in a borrowing track, or not.

IX. Sustainability

1. How will this project have a long-term benefit to the City of Burlington? If this project ends, will that benefit continue?

The dollars that taxpayers gain, both to spend and to save, as a result of this program increases their self-sufficiency. When households improve their financial stability, often this sustains for the long-run. Additionally, for households with children, this benefit reaches into future generations and increases opportunities. Their spending circulates in the local economy and savings habits develop. CVOEO has a commitment to providing the VITA service; while the ability would certainly be impacted by reduced funding from any of the supports that come together to make the project possible, we will continue to provide this service, even if it is by necessity provided to fewer people.

2. If CDBG funding ends, will the project be able to continue?

The VITA program and GM collaboration would continue, but we would likely serve fewer people without CDBG investment.